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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/634,435	08/08/2000	Shiann-Jong Hu	JA999802	4383

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International Business Machines Corp.,  
IP Law Dept. ,  
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EXAMINER

GARG, YOGESH C

ART UNIT

PAPER NUMBER

2165

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Please find below and/or attached an Office communication concerning this application or proceeding.

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<b>Office Action Summary</b>	Application No. 09/634,435	Applicant(s) HU, SHIANN-JONG	
	Examiner Yogesh C Garg	Art Unit 2165	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 07 December 2001.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 12-18 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 12-18 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.  
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

**Priority under 35 U.S.C. §§ 119 and 120**

- 13) ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All   b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).  
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                  | 4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s). _____  |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)         | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ | 6) <input type="checkbox"/> Other: _____                                    |

**DETAILED ACTION**

***Response to Amendment***

1. This is in response to the Amendment a received on 12/07/2001. Cancellation of claims 1-12 and addition of new claims 12-18 are acknowledged. The pending number of claims is 7 in number i.e. 12-18 and all of them will be considered for examination. Applicant's arguments filed on 12/07/2001 with respect to claims 12-18 have been fully considered but are not persuasive. This is Final Rejection.

***Final Rejection***

***Claim Rejections - 35 USC § 102***

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of 1999 (AIPA) do not apply to the examination of this application as the application being examined was not (1) filed on or after November 29, 2000, or (2) voluntarily

published under 35 U.S.C. 122(b). Therefore, this application is examined under 35 U.S.C. 102(e) prior to the amendment by the AIPA (pre-AIPA 35 U.S.C. 102(e)).

3. Claims 12-18 are rejected under 35 U.S.C. 102(e) as being anticipated by Zeanah.

With regards to claims 12-18, Zeanah teaches a system for servicing different types of banking transactions comprising a plurality of banking applications selected from the group consisting of: current and fixed deposits, loan, settlement, credit and debit card transactions, accounting, electronic remittance and clearance (col.14, lines 43-54, "*The transaction services set 90.... needed to accomplish particular business functions...Some examples .....are withdrawal component, deposit component, transfer component, transaction journal component, get payee list component, update payee list component, and make a payment component...*", col.16, lines 5-13, "*..The customer ID component 111 has card information, if a card was used, including the type of card, such as ATM, credit card, Smart Card and tracks present ...data...deposit only flag.....links to account list..*", col.17, lines 19-35, "*..The account component 115 contains information and can answer any questions about a particular account.....The individual accounts may be customer owned or payee accounts that can be target of a transfer or bill payment..*", also col.2, lines 31-30-37. Note: As stated, this list of applications is an example and the applications like loan, settlement, and clearance would be inherent part of banking applications. Zeanah explicitly discloses

that financial services are delivered to remote devices including ATM, PDA... (col.3, lines 51-67) and that would include electronic remittances).

Zeanah also teaches a system interface for receiving transaction requests from different types of external platforms (col.6, line 58-col.7, line 8, "...and The touch point interface services set 40 provides an interface....includes a touch point interface component 41.....") wherein each transaction request is received in a platform dependent format (col.7, lines 24-60, specially lines 41-44, "...The presentation manager component 52 also encodes the resulting page in the device specific format for the particular remote device.....component 51". Note: device relates to external platform).

Zeanah discloses a main control unit that interfaces with an application transaction system and associates each received transaction request with one of the plurality of banking applications and an application server for accessing banking application and running the associated banking application to service the received transaction request (FIG.2, and col.6, line 11-col.57, specially, lines 39-53, "...*The touch point and display set 30 provides the actual .....sends customer inputs to the delivery system 12... The touch point and display component 31 is responsible for managing the link/session level protocols with an application server on the remote device.....sends the customer input to the touch point interface set 40....*". Note: Delivery system 12-FIG.2- which includes plural sets of service components –touch point and display set 30,... 40, .... 50,.... 60,..... 70, .....80,.....session services set 130 relates to the main control unit in the application. Delivery system associates each transaction request with a banking application from an application server to service the request as disclosed in

col.5, line 39-col.15, line 10, see specially col.5, lines 61-67, "*..The delivery system 12 provides financial services.....through an application server....*", and col.14, lines 43-54, "*..The transaction services set 90 handles ...transactions needed to accomplish particular business functions. The components within the transaction services set 90 provide transaction coordination.....message formatting.....*". Also refer to col.21, lines 10-42 and col.29, lines 43-51. ).

Zeanah teaches a formatter that converts the platform dependent format of the received transaction into an application format required by the associated banking application (col.7, lines 24-60, "*....The presentation manager component 52 is responsible for mapping a canonical representation of information on pages into a specific style layout in a device specific presentation format.....The presentation manager component 52 also encodes the resulting page in the device specific format for the particular remote device.....converts..... from the device specific format to a tagged canonical representation, and routes the representation to the appropriate component within the dialog services set 80....*". Note: Dialog services set 80 includes mini-app dialog component 83 which uses a transaction executor component 91 to carry out the transactions requested –col.13, lines 23-63"). Zeanah further discloses that the formatter [presentation manager component 52 in Zeanah corresponds to formatter] interfaces with a transaction definition table that defines the input fields for each banking application and stores converted data into a transaction field table (col.21, line 62-col.22, line 11, "*..The presentation manager component 52, using delivery vehicles specific named templates, is responsible for style and mapping to the encoding*

*language of the target device [transaction field table in application] .....component 52 takes the app stream.....based on delivery vehicle specific templates, merges data based on mapping rules [Rule component 121 in Zeanah –FIG 2 and col.26, line 32-col.28, line 38] and produces the final token stream that is sent to the touch point and display component 31 ....". Note: Final token stream in Zeanah corresponds to the converted data into a transaction field table.*

Zeanah teaches a plurality of banking databases and a database access engine that allows each banking application transaction system to access each banking database through a common interface. In Zeanah " Bank's internal computer system and bank's books" are banking databases (col.1, lines 42-45, "*Banks developed internal computer systems ...staff terminals.....bank tellers could access the books of the bank when they were entering, customer transactions.....*"). One of Zeanah's objects of invention is that external platforms should be able to access the bank's databases through a common Interface (col.2, line 58-col.3, line 48, see specially col.3, lines 39-42, "*Thus a need exists for a computer system or method that has a .....offers access to various remote devices.....expansion of access to new types of devices..*"). Zeanah further discloses the common interface to access banking databases (FIG.1-element 41, col.4, lines 28-34, "*To coordinate communications.....a touch point interface component routes ....and an external service provider...*", and col.6, line 58-col.7, line 8). Zeanah further discloses the use of search engine in accessing the databases (col.12, lines 43-53, "*The navigation shell components 82 .....include a search engine of natural language searching capabilities..*").

Zeanah further discloses that external platforms are selected from the group consisting of ATM terminals, teller terminals, batch processing systems, reporting systems, and testing systems (FIG.1 and col. 5, lines 44-60, "*....The financial system 10 includes.....for providing financial services to variety of remote devices.....include....an automated teller machine [ATM].....Citibank's CAT/CASST terminals.....remote devices can practically be any type of device and can be installed.....services not only o customers of a financial institution, but...provide services internally to the institution, such as staff terminals..*", and col.29, lines 21-34. Note: batch processing systems, reporting systems and testing systems are part of staff terminals.

Zeanah also discloses an accounting server that implements an accounting application to handle accounting related to the received transaction request (col.17, lines 19-35).

### ***Response to Arguments***

4. With reference to applicant's arguments on page 4 of the above-cited amendment, examiner respectfully begs to differ as Zeanah discloses the limitations claimed by applicant, " a plurality of banking databases ", and 33 " a database access engine that allows each banking application to access each banking database through a common interface ". In Zeanah " Bank's internal computer system and bank's books" are banking databases (col.1, lines 42-45, "*..Banks developed internal computer*



*systems ...staff terminals.....bank tellers could access the books of the bank when they were entering, customer transactions.....”). One of Zeanah’s objects of invention is that external platforms should be able to access the bank’s databases through a common Interface (col.2, line 58-col.3, line 48, see specially col.3, lines 39-42, “.. Thus a need exists for a computer system or method that has a .....offers access to various remote devices.....expansion of access to new types of devices..”). Zeanah further discloses the common interface to access banking databases (FIG.1-element 41, col.4, lines 28-34, “..To coordinate communications.....a touch point interface component routes ....and an external service provider...”, and col.6, line 58-col.7, line 8). Zeanah further discloses the use of search engine in accessing the databases (col.12, lines 43-53, “.. The navigation shell components 82 .....include a search engine of natural language searching capabilities..”).*

Zeanah further discloses, “ a main control unit that associates the transaction request with one of the plurality of banking applications ,” (FIG.2, and col.6, line 11-col.57, specially, lines 39-53, “..The touch point and display set 30 provides the actual .....sends customer inputs to the delivery system 12...The touch point and display component 31 is responsible for managing the link/session level protocols with an application server on the remote device.....sends the customer input to the touch point interface set 40....”. Note: Delivery system 12-FIG.2- which includes plural sets of service components –touch point and display set 30,... 40, .... 50,.... 60,..... 70, .....80,.....session services set 130 relates to the main control unit in the application. Delivery system associates each transaction request with a banking application from an

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application server to service the request as disclosed in col.5, line 39-col.15, line 10, see specially col.5, lines 61-67, "*..The delivery system 12 provides financial services.....through an application server....*", and col.14, lines 43-54, "*..The transaction services set 90 handles ...transactions needed to accomplish particular business functions. The components within the transaction services set 90 provide transaction coordination.....message formatting.....*". Also refer to col.21, lines 10-42 and col.29, lines 43-51. ).

### **Conclusion**

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

(i) US Patent number 6,119, 104 to Brumelow et al., " Composite Banking Desktop System". This invention teaches a multi-desktop computer system for a bank or other financial institution includes a plurality of functional desktop routines, each desktop operating on an identical "platform" of object-oriented routines. This "platform" of common object-oriented routines for use by each of the desktops, substantially reduces the design requirements of the desktops in that they only have to be designed to conform to the command structures of the object-oriented routines, and they do not have to be designed to any specific mainframe message structure or protocol. All of the functional desktops may be compiled together, along with the "platform" of object-oriented routines, to form one integral program, where a particular desktop will be

activated, depending upon its need. The system enables a user to move between desktops, depending upon the need to activate a particular desktop. The system includes a system database that allows the desktops to share information with one another, such as customer information. The system also includes the capability of locking the user out of particular desktops, if that particular user does not require access to that particular desktop.

(ii) US Patent number 5,485,370 to Moss et al., " Home Services Delivery System With Intelligent Terminal Emulator ". This invention teaches a system and method for communication between a user -friendly terminal and financial institutions. The object of the invention is to provide a method for providing required application programs from a network host computer to the user terminal as needed.....so that the customer terminal can employ a plurality of application programs which could not be stored in the user's terminal (col.3, lines 34-48).

**6. THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any

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extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Yogesh C Garg whose telephone number is 703-306-0252. The examiner can normally be reached on M-F (8:30-4:00).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Wynn W Coggins can be reached on 703-308-1344. The fax phone numbers for the organization where this application or proceeding is assigned are 703-746-7239 for regular communications and 703-746-7238 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

Yogesh C Garg  
Examiner  
Art Unit 2165



WYNN COGGINS  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 2100

YCG  
January 22, 2002